

THE JACOBS REPORT

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JACOBS INSURANCE FORUM A BIG HIT IN SOUTHFIELD

“No-Fault – The Broken Promise”

Monday night, more than 75 constituents, medical practitioners, automobile accident victims, and other interested parties heard a panel of experts describe recent insurance industry efforts to reduce benefits and erode guarantees provided by the original No-Fault Act. The program was sponsored by Sen. Gilda Z. Jacobs (D-Huntington Woods) and the Coalition Protecting Auto No-Fault (CPAN), a non-partisan coalition of consumer groups, victim’s advocates, medical providers and ordinary citizens dedicated to protecting Michigan’s No-Fault system.

Guest panelists included: Michael Dabbs, President, Brain Injury Association of MI; George Sinas, CPAN legal advisor; and William Buccalo, President, Rainbow Rehabilitation Centers. Joining the panelists were state representatives Paul Condino (D-Southfield) and Aldo Vagnozzi (D-Farmington Hills).

Panelists explained Michigan’s existing No-Fault Act, ranked among the best in the nation, and how several recent anti-victim court verdicts are stripping the act of its original intent. One affected audience member testified to reductions in her home care benefits without explanation from her insurance company. Others expressed frustration with the lack of accountability on the part of insurance companies in rate setting and rate adjustments.

Insurance companies are also proposing mandating managed care for treatment; altering the threshold injury standard which deprives thousands of victims compensation from negligent drivers; imposing mandatory coordination of benefits; and forcing some accident victims to pay their own medical expenses out of their liability settlements.

“In response to these threats, I have introduced legislation to protect the rights of Michigan citizens and guarantee that the promises made under the No-Fault Insurance Act remain intact,” Sen. Jacobs said. “This 17-bill package will address many of the concerns expressed tonight.”

Experts also stressed the importance of understanding the coverages consumers purchase and the benefits to which consumers are entitled. Attendees were also urged to contact legislators and inform them of their concerns about the existing threats to a 30-year old successful and well-regarded system.

GOVERNOR GREENLIGHTS ROAD PROJECTS

Investments Include Millions for I-696 & Northwestern Hwy

Governor Jennifer M. Granholm announced that the State of Michigan will accelerate an additional \$618 million in spending for critical road and bridge projects across the state. This investment will fund 158 projects, known as the Greenlight projects, over the next two years as part of the Governor's Jobs Today Initiative. The accelerated projects are in addition to the Michigan Department of Transportation's (MDOT) announced road and bridge investment levels for the next five years.

Highlights of the targeted areas include the Northwestern Highway extension and the I-696 & Northwestern Highway interchange at Franklin Road in Southfield.

"The Jobs Today Initiative and the investments we are announcing today will help put more Michigan workers back on the job," said Granholm. "Local communities will benefit from transportation system improvements, and our state will benefit from the significant economic impact of the more than 11,000 jobs supported by these projects."

The 158 construction projects in the next two years include a wide variety of system improvements in 59 Michigan counties. The Greenlight projects represent more than 600 lane-miles, 42 bridges, and six capacity improvement projects. Capacity improvement projects include new roads and lane expansions. In total, the \$618 million additional investment will fund 180 new projects over five years.

"MDOT developed the Greenlight concept as part of this administration's commitment to reassess transportation system investments after Congress passed federal transportation funding legislation in July," said Gloria J. Jeff, MDOT director. "Now, as part of MDOT's 2006-2010 Five Year Transportation Program, the Greenlight project investments and MDOT's focus on preserving our existing system will allow us to maximize federal dollars available to the state and achieve our longstanding goal of bringing 90 percent of Michigan's roads and bridges into good condition by 2007."

MDOT's \$8.92 billion 2006-2010 Five Year Transportation Program includes an average annual road and bridge investment of \$1.36 billion, including routine maintenance, and an average of \$60 million per year for targeted safety improvements. It is estimated that the program will support more than 100,000 jobs between 2006 and 2010. Each year, an average of \$156 million will also be invested in the aviation program, and \$272 million will be invested in the bus, rail and marine/port programs.

"Michigan citizens, businesses, local governments and the state have worked together to develop these projects, and these investments can't wait," Granholm said. "This infusion of new money represents my administration's commitment to partnerships that help create jobs, grow Michigan's economy, and make Michigan families safer."

In addition to construction investments on state roads, Governor Granholm also made clear her intention to work with local governments, the Legislature and transportation stakeholders to help county road commissions and municipalities obtain matching funds necessary to construct critical, federal-aid eligible local road and transit capital projects.

“My administration will develop a state and local partnership that equitably meets local transportation needs statewide by putting all of our federal transportation dollars to work,” Granholm said. “I hope the Legislature will work with us to ensure an appropriate approach to deliver a more efficient and seamless transportation system that grows Michigan’s economy, protects Michigan families, and improves the quality of life in every Michigan community.”

For a complete list of projects, visit www.michigan.gov/greenlight

MICHIGAN’S JOBLESS RATE FALLS

Rate Declines for Third Consecutive Month

Michigan’s seasonally adjusted unemployment rate in October fell by four-tenths of a percentage point to 6.1 percent (September’s rate was revised upward by one-tenth of a percentage point from 6.4 to 6.5 percent), according to data released by the Michigan Department of Labor & Economic Growth (DLEG).

Michigan’s October 2005 jobless rate dropped by over a full percentage point from the October 2004 rate of 7.2 percent. In the same period, the national jobless rate decreased by a half percentage point. The state’s unemployment rate was a little over a percentage point above the October 2005 national rate of 5.0 percent.

“The state’s unemployment rate has declined over the past year,” said Rick Waclawek, director of DLEG’s Bureau of Labor Market Information and Strategic Initiatives. “October marked the third consecutive monthly jobless rate reduction in Michigan. The last time the state’s jobless rate fell for three consecutive months was from December 1999 to February 2000.”

It is important to note that a reduction in the number of persons active in the state labor force contributed to the lower October jobless rate. Unemployment declined by 24,000 while total employment was little changed, edging down by 2,000. As a result, the state’s labor force trended downward over the month by 26,000. The state labor force has been flat over the past year, particularly among youth.

Monthly Labor Force Trends & Highlights

- Michigan’s October unemployment rate was the lowest for the state since September 2002.
- Since October 2004, unemployment fell in Michigan by 55,000 or 15 percent, which outpaced the nationwide decrease of eight percent in the same period.

GIVE A GIFT THAT LASTS BEYOND THE HOLIDAYS

Zoo Gift Memberships for Animal Lovers

How can you give that special animal lover on your gift list preservation, conservation and education wrapped up in one present? By giving the gift they can enjoy all year 'round while supporting one of Southeast Michigan’s cultural gems. The Detroit Zoological Society is

offering a range of gift options this year, including the popular “Adopt an Animal” gift packs and Tribute Pavers as well as discounts on Zoo Gift and Wildlife Rangers memberships.

The Zoo Gift Memberships are already available this gift-giving season. A membership offers a full year of free admission and parking at both the Detroit Zoo and the Belle Isle Nature Zoo. Being a member has other privileges, too, such as invitations to members-only events; free admission to zoos and aquariums nationwide; discounts at the Zoo gift shops; and free subscriptions to Habitat, the Zoo’s quarterly magazine, and Zmail, the Zoo’s online monthly newsletter. Regular membership prices are \$45 for an individual and \$74 for a family of four, but if the membership is ordered before January 1, 2006, the package will be discounted by \$5. Each gift membership is sent to the recipient in a colorful holiday pack.

Zoo memberships aren’t just great gift ideas for adults, but for children as well. Children can become members of the Wildlife Rangers. Members of this kids club receive a certificate of membership, an official Wildlife Rangers t-shirt and invitations to special Rangers-only events. Rangers also receive “Endangered Species” postcards, a monthly electronic newsletter, and discounts at Zoo gift shops and the Wild Adventure Simulator. Rangers even get free soft drinks when they visit the Zoo. For people who are already members of the Detroit Zoo, the Wildlife Ranger membership is \$15; the cost for non-members is \$20.

In addition to these great membership packages, DZS also offers “Adopt an Animal” gift packages, with a choice of three lovable plush animals, including Jasiri, an 11-inch white rhino; Tamarack, a 15-inch wolverine; and Talini, a 10-inch polar bear. Each of these packages includes a personalized photo certificate and an animal fact sheet. Each package is gift wrapped and sent to your loved ones for \$40.

Serious animal lovers can show their devotion in stone with Tribute Pavers. The recipient is acknowledged with an engraved stone brick that is placed in the Paver Pathway at the Detroit Zoo. The bricks will be installed in summer 2006 and the recipient will be notified of their location. Tribute Pavers come in 8x8 and 12x12 inch sizes. Regular prices for the bricks are \$500 for an 8x8 brick and \$1000 for a 12x12 brick, but the prices are discounted by 75 percent if the bricks are ordered by January 1, 2006.

For more information on giving the gift of a Detroit Zoological Society membership - or purchasing one for yourself - call the DZS customer service at (248) 541-5717 or visit www.detroitzoo.org/membership.

The Detroit Zoological Institute is comprised of the Detroit Zoo and the Belle Isle Nature Zoo. The Institute, founded in 1928, is committed to celebrating and saving wildlife. Situated on 125 acres of naturalistic exhibits, the Detroit Zoo is open Wednesday through Sunday from 10:00 a.m. – 4:00 p.m. November through March, with several indoor viewing areas. The Detroit Zoo is located at the intersection of Ten Mile Road and Woodward Avenue, just off I-696 in Royal Oak. Admission is \$11.00 for adults 13 to 62; \$9.00 for senior citizens 62 and older and \$7.00 for students ages 2 to 12; children under two are free. For more information call (248) 398-0900 or visit www.detroitzoo.org. The Belle Isle Nature Zoo is currently under construction but some family programming, provided with interpretive staff support from the Huron-Clinton

Metroparks, takes place on the weekends with advance reservations by calling (313) 852-4056. The Detroit Zoological Society works to promote the general welfare and interests of the Institute. Financial support has allowed the Zoo to open new exhibits, develop important education and conservation programs and implement major beautification projects. To help the Detroit Zoological Society through financial support, partnership opportunities, membership, or volunteering, please call (248) 541-5717.

All Michigan legislation can be tracked at <http://www.legislature.michigan.gov/>.

State Senator Gilda Jacobs represents the 14th Senate District, which includes Beverly Hills, Bingham Farms, Farmington, Farmington Hills, Ferndale, Franklin, Hazel Park, Huntington Woods, Lathrup Village, Oak Park, Pleasant Ridge, Royal Oak Township, Southfield, and Southfield Township. She is the Minority Vice Chair of the Families & Human Services Committee and the Economic Development, Small Business & Regulatory Reform Committee. She also serves on the Government Operations and Health Policy Committees.

Constituents of the 14th District may contact Senator Jacobs at sengjacobs@senate.michigan.gov or toll-free at 1-888-937-4453.

This newsletter is produced in single-space form in order to save paper and transmission costs.

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